

**SUBORDINATION AGREEMENT**

Loan No: 3242206351

This Agreement is made this March 16, 2011 by and between Quicken Loans Inc., whose address is 20555 Victor Parkway, Livonia, Michigan 48152, Mortgage Electronic Registration Systems, Inc., ("MERS") as nominee for Quicken Loans Inc., whose address is P.O. Box 2026, Flint, Michigan 48501, (collectively referred to as "Quicken Loans") and Mortgage Electronic Registration Systems, Inc., whose address is P.O. Box 2026, Flint, MI 48501 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$62,300.00, executed by **Samuel M. Allen and Mary P. Allen** (the "Borrower"), to **Mortgage Electronic Registration Systems Inc., as nominee for First Franklin A Division Of National City Bank of Indiana**, dated January 25, 2006 and recorded on January 31, 2006, in Book 2402, Page 1, in the records of De Soto County, ("Lienholder's Lien"), covering the property commonly known as 8444 Juanita Drive, Olive Branch, MS 38654 (the "Property") and legally described as:

*Index Instructions:*

Situated in the County of De Soto, State of MS:

LOT 99, SECTION A, ESTATES OF DAVIS GROVE SUBDIVISION, IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 89, PAGES 17-20, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

Tax ID No.: 107 6 23 07 0 00099 00

When Recorded Return To: *ew*  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

**WHEREAS**, Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$234,724.00 and dated on or about March 23, 2011 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

*Recorded concurrently herewith*

**WHEREAS** Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

**WHEREAS** Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

**NOW, THEREFORE**, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

*Prepared By Damon Banks  
20555 Victor Parkway  
Livonia MI 48152  
1-800-226-6508*

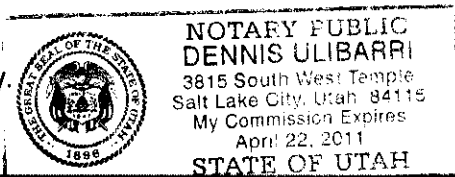
**Witnesses:**Signature [Signature]Printed Name Shantel Mata-HarmonSignature [Signature]Printed Name Shantel Mata-HarmonSTATE OF Utah

SS

COUNTY OF Salt Lake

On March 14, 2011 before me, Dennis Ulbarri (Notary Name), personally appeared Shawn Denney, Vice President (Lienholder Representative), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature] (Notary Signature)  
Notary Public, County of Salt Lake, Acting in Utah County.  
State of Utah Dennis Ulbarri  
My commission expires 4/22/11.

**Witnesses:**Signature [Signature]Printed Name Hector PerkinsSignature [Signature]Printed Name D'Vane Dawkins

STATE OF MICHIGAN )

SS

COUNTY OF WAYNE )

On 3-13, 2011 before me, Scott Meyer, personally appeared Damon Banks, Quicken Loans, MERS Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]  
Notary Public, County of Oakland, Acting in Oakland County.  
State of MICHIGAN Scott Meyer  
My commission expires 10-30-17.

**SCOTT MEYER**  
Notary Public  
Oakland, Michigan  
Expires 10-30-17

**Lienholder Signature:**Signature [Signature]

Lienholder: Mortgage Electronic Registration Systems, Inc. AS NOMINEE FOR SELECT PORTFOLIO SERVICING, INC.

Printed Name Shawn DenneyTitle Vice President

[Signature]  
Quicken Loans Inc. and Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc.  
By: Damon Banks  
Quicken Loans, MERS Assistant Secretary

This instrument drafted by and after recording return to: Operations Dept., Quicken Loans Inc., 20555 Victor Parkway, Livonia, Michigan 48152

**EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s): 107 6 23 07 0 00099 00

Land Situated in the City of Olive Branch in the County of De Soto in the State of MS

INDEX AS FOLLOWS:

LOT 99, SECTION A, ESTATES OF DAVIS GROVE SUBDIVISION, IN SECTION 23, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 89, PAGES 17-20, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Commonly known as: 8444 Juanita Drive , Olive Branch, MS 38654



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